EMPOWER Invest well. Live a little.™

Plan performance insights

Hospitality Industry 401(k) Plan

As of 6/30/2026

524867-01

IFEBP 72nd Annual Employee Benefits Conference

IFEBP CONFERENCE

- Sunday, October 25 – Wednesday, October 28, 2026
- **Booth 1108/1110**
- New Orleans Ernest N. Morial Convention Center

EMPOWER EVENT

- Monday, October 26, 2026; 6:00 – 9:00 p.m.
- **Grand Oaks Mansion**
- 1380 Port of New Orleans Place, New Orleans, LA
- ***Please note:*** *Event is for clients/guests ages 21+*

We look forward to seeing you!

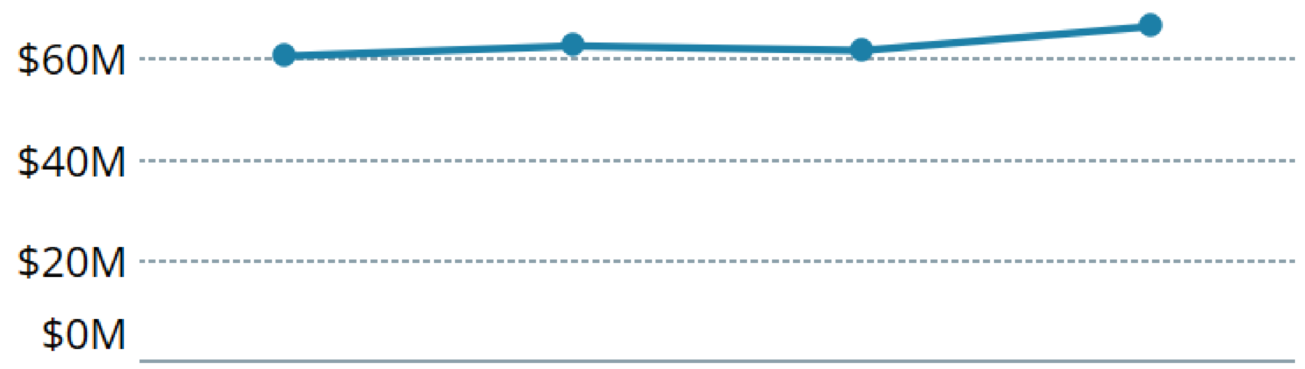
Assets and participants

As of 6/30/2026

Participant assets

$66,457,717

Trending



9/30/2025	12/31/2025	3/31/2026	6/30/2026
$60.6M	**$62.6M**	**$61.7M**	**$66.5M**

Plan-level assets **$24,432**

Total assets **$66,482,150**

Participants with a balance

1,355

Trending

9/30/2025	12/31/2025	3/31/2026	6/30/2026
1,308	**1,329**	**1,330**	**1,355**

Active participants with a balance **1,137**

Separated from service participants with a balance **218**

Overview

The assets and participant counts presented are effective as of period end. The assets do not reflect any adjustments, dividends, corrections, or similar that are processed after period end.

Executive summary

As of 6/30/2026

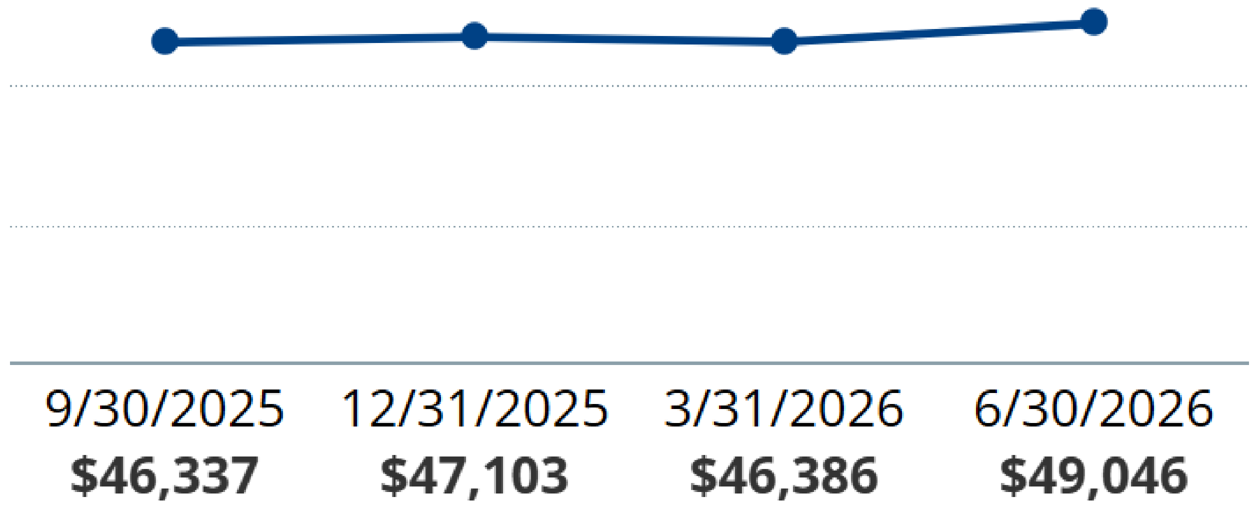
Average balance

$49,046

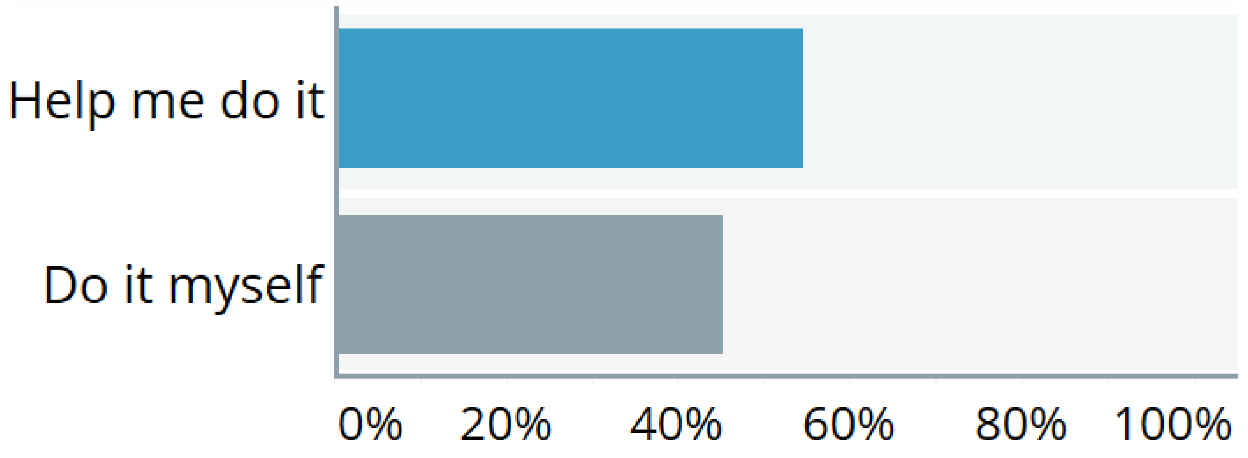
Benchmark	Top 10%
$117,803	$300,250

$49,046 is the average account balance for all participants that have a balance as of month end. This is below the benchmark by **$68,757** and is below the top 10% of peers by **$251,204**.

Trending



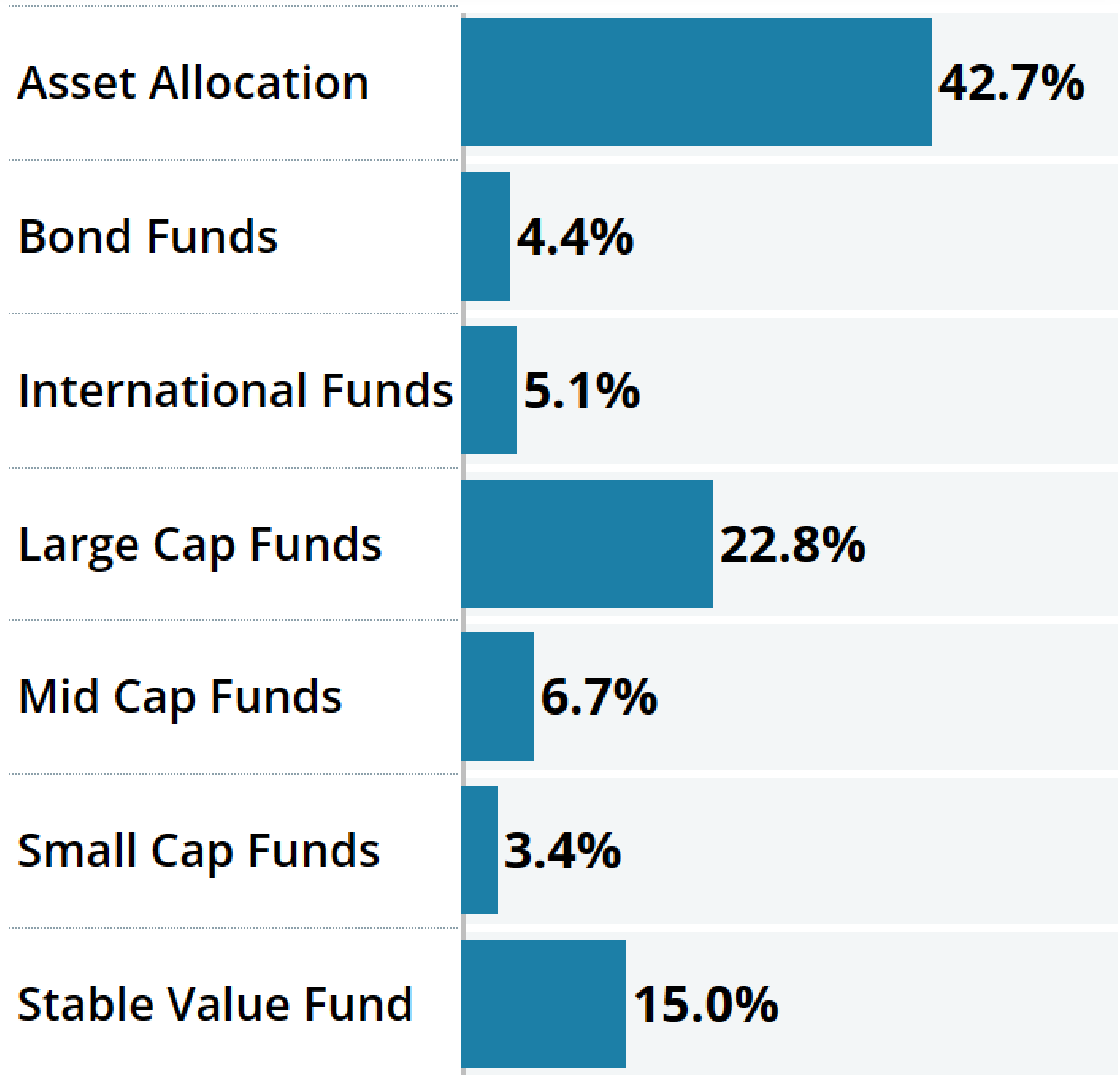
Investment strategy utilization



Target-date strategy is the investment strategy utilized by the most participants with **54.7%** of participants classified as using this strategy.

Investment strategy	% of Participants
Target-date strategy	54.7%
Do-it-yourself strategy	45.3%

Allocations by asset class



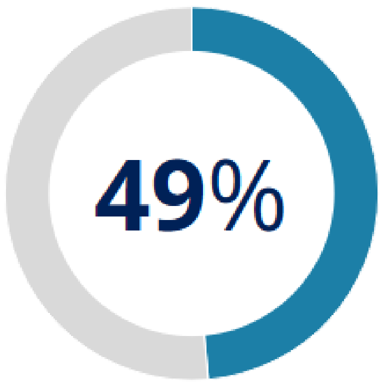
Asset Allocation holds the largest share of participant assets. **$28,348,148** is invested in **Asset Allocation** which represents **42.7%** of participant assets.

Account registration and protection

As of 7/31/2026

The insights below are based on all participants with a balance, regardless of their eligibility and employment status. The account registration and login activity is inclusive of both the website and the mobile app.

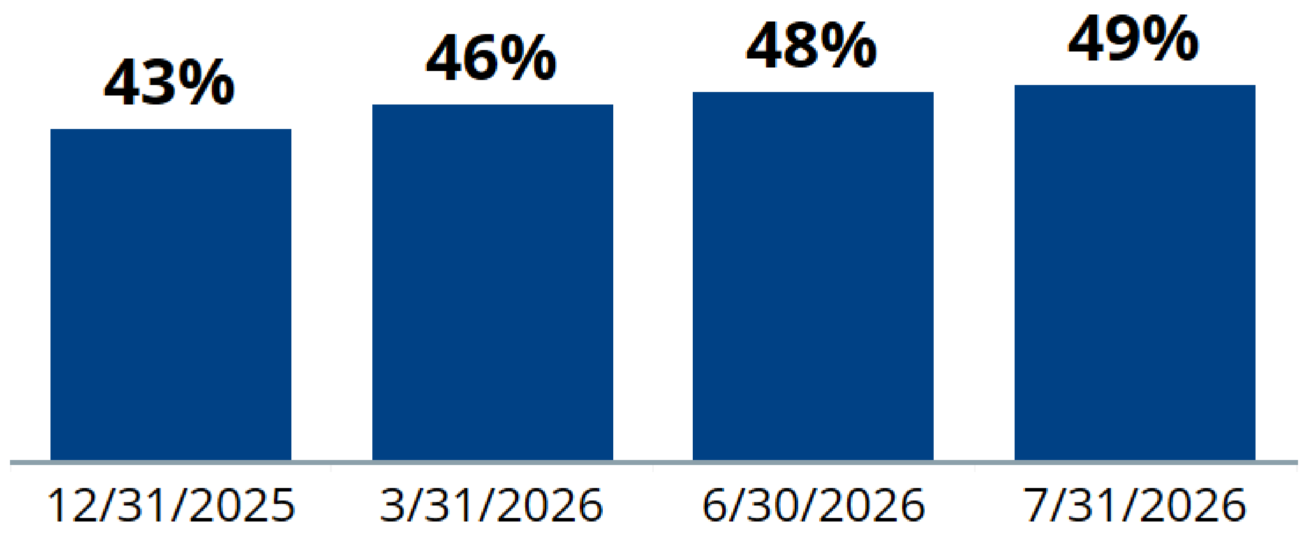
Percent of registered accounts



574 out of **1,138** active participants

86 out of **220** separated from service participants

Trending



Participants missing contact information

Participants with missing contact information by registration status

	Registered participants	Not registered participants
! No phone and no email[1]	1 (0.2%)	235 (33.7%)
No personal email	30 (4.5%)	489 (70.1%)
No work email	560 (84.8%)	660 (94.6%)
No mobile phone	7 (1.1%)	565 (80.9%)
No home phone	186 (28.2%)	301 (43.1%)

Login activity

Most recent login

	Participants with a balance
! Never logged in	698 (51.4%)
Within past month	192 (14.1%)
1-6 months ago	281 (20.7%)
7-12 months ago	97 (7.1%)
More than 12 months ago	90 (6.6%)

[1]Phone and email considers mobile and home phone, international phone numbers, and work and personal email

Cash flow

As of 6/30/2026

Year-to-date participant activity summary[1]

Total contributions	Disbursements	Net Activity
$3,271,499	-$3,886,270	($614,771)

Impact on balances

	7/1/2025 - 9/30/2025	10/1/2025 - 12/31/2025	1/1/2026 - 3/31/2026	4/1/2026 - 6/30/2026
Beginning balance	$56,930,095	$60,608,780	$62,599,228	$61,694,018
Contributions	$1,827,387	$1,577,574	$1,447,489	$1,824,011
Disbursements	-$1,027,249	-$806,224	-$1,592,007	-$2,294,264
Fees[2]	-$73,086	-$55,671	-$58,598	-$60,239
Loans issued	$0	$0	$0	$0
Loan payments	$0	$0	$0	$0
Other[3]	$0	$0	$0	$0
Change in value	$2,951,634	$1,274,770	-$702,094	$5,294,191
Ending Balance	**$60,608,780**	**$62,599,228**	**$61,694,018**	**$66,457,717**

Overview

Cash flow illustrates the inflows and outflows of dollars from participant accounts along with the impact that those flows have on participant balances. All actively employed and separated from service participants are included.

[1]The year-to-date period begins when the plan is loaded onto the recordkeeping system. Therefore, the year-to-date period may not include all months for plans that were recently added.

[2]Fees may include but are not limited to: transactional and plan administrative fees.

[3]Other includes 'Transfer In', 'Transfer Out', 'Adjustments'

Contribution activity

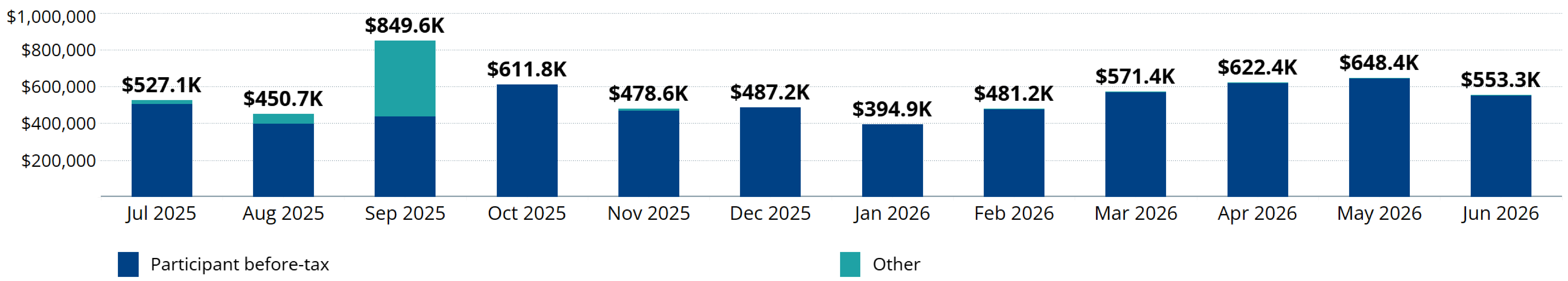
As of 6/30/2026

The contribution activity details show the total of all contributions into participant accounts, excluding loan payments. Participant payroll contributions are categorized by their money type. Any employer contributions and any non-payroll contributions are separated into their own categories. Non-payroll contributions are reflected in the *Other* category and include rollovers, transfers, and other miscellaneous contributions.

Total contributions at-a-glance[1]

	Participant before-tax	Other	Total
Year to date	**$3,268,274**	**$3,225**	**$3,271,499**
Rolling 12 months	**$6,175,248**	**$501,212**	**$6,676,460**

Total contribution amounts by month



[1]The year-to-date and rolling 12 month periods begin when the plan is loaded onto the recordkeeping system. Therefore, the periods may be less than indicated for plans that were recently added.

Contribution activity

As of 6/30/2026

The contribution activity details show the total of all contributions into participant accounts, excluding loan payments. Participant payroll contributions are categorized by their money type. Any employer contributions and any non-payroll contributions are separated into their own categories. Non-payroll contributions are reflected in the *Other* category and include rollovers, transfers, and other miscellaneous contributions.

		Participant before-tax	Other	Total[1]
July 2025	Amount	$503,862	$23,217	$527,079
	# of participants	833	120	844
August 2025	Amount	$397,213	$53,476	$450,689
	# of participants	795	1	795
September 2025	Amount	$438,326	$411,293	$849,619
	# of participants	837	1,295	1,307
October 2025	Amount	$611,757		$611,757
	# of participants	841		841
November 2025	Amount	$468,569	$10,001	$478,569
	# of participants	834	1	834
December 2025	Amount	$487,247		$487,247
	# of participants	837		837
January 2026	Amount	$394,869		$394,869
	# of participants	859		859
February 2026	Amount	$481,047	$177	$481,225
	# of participants	875	69	885
March 2026	Amount	$571,306	$88	$571,394
	# of participants	866	54	871
April 2026	Amount	$622,348	$29	$622,377
	# of participants	892	3	892
May 2026	Amount	$646,162	$2,212	$648,375
	# of participants	878	89	892
June 2026	Amount	$552,541	$718	$553,259
	# of participants	894	62	897

[1]Total participants are the total number of unique participants across sources

Distribution activity

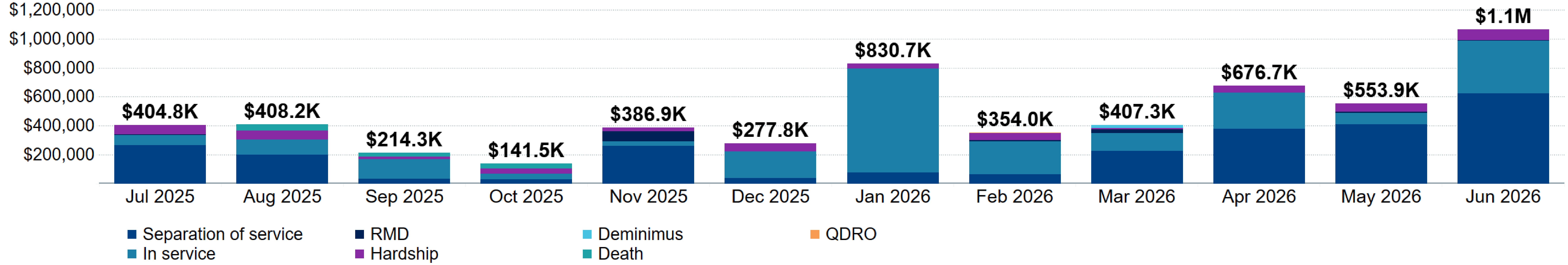
As of 6/30/2026

The distribution activity details below show the activity for all actively employed and separated from service participants

Distribution activity at-a-glance[1]

		Separation of service	RMD	In service	Hardship	Deminimus	QDRO	Death	Total
Year to date	Amount	**$1.8M**	**$44.1K**	**$1.8M**	**$273.9K**	**$22.7K**	**$1.9K**	**$2**	**$3.9M**
	Transactions	48	15	67	39	7	1	1	178
Rolling 12 months	Amount	**$2.6M**	**$118.1K**	**$2.3M**	**$531.3K**	**$22.7K**	**$1.9K**	**$103.9K**	**$5.7M**
	Transactions	75	40	137	73	7	1	8	341

Total distribution amounts by month



[1]The year-to-date and rolling 12 month periods begin when the plan is loaded onto the recordkeeping system. Therefore, the periods may be less than indicated for plans that were recently added.

Distribution activity

As of 6/30/2026

The monthly distribution activity shows the total amount and number of transactions for each distribution reason. All actively employed and separated from service participants are included.

		Separation of service	RMD	QDRO	In service	Hardship	Deminimus	Death
July 2025	Amount	$265,000	$1,896		$74,614	$63,303		
	# Transactions	3	1		9	9		
August 2025	Amount	$200,096			$104,181	$61,386		$42,490
	# Transactions	9			13	5		2
September 2025	Amount	$36,816			$132,305	$20,455		$24,709
	# Transactions	3			13	5		2
October 2025	Amount	$30,000			$40,278	$34,514		$36,720
	# Transactions	2			10	4		3
November 2025	Amount	$259,660	$72,122		$31,775	$23,328		
	# Transactions	6	24		8	6		
December 2025	Amount	$38,443			$184,947	$54,436		
	# Transactions	4			17	5		
January 2026	Amount	$79,867			$714,227	$36,609		
	# Transactions	4			13	8		
February 2026	Amount	$63,773	$5,054	$1,917	$230,557	$52,681		$2
	# Transactions	5	7	1	11	8		1
March 2026	Amount	$227,953	$28,186		$120,415	$8,063	$22,702	
	# Transactions	16	6		5	3	7	
April 2026	Amount	$377,506			$252,553	$46,597		
	# Transactions	5			17	7		
May 2026	Amount	$412,159	$5,566		$78,336	$57,803		
	# Transactions	13	1		7	7		
June 2026	Amount	$625,670	$5,264		$360,656	$72,152		
	# Transactions	5	1		14	6		
Total	Amount	$2,616,943	$118,088	$1,917	$2,324,845	$531,327	$22,702	$103,921
	# Transactions	75	40	1	137	73	7	8

Participant balances

As of 6/30/2026

Account balances comparison

Average	Benchmark
$49,046	$117,803

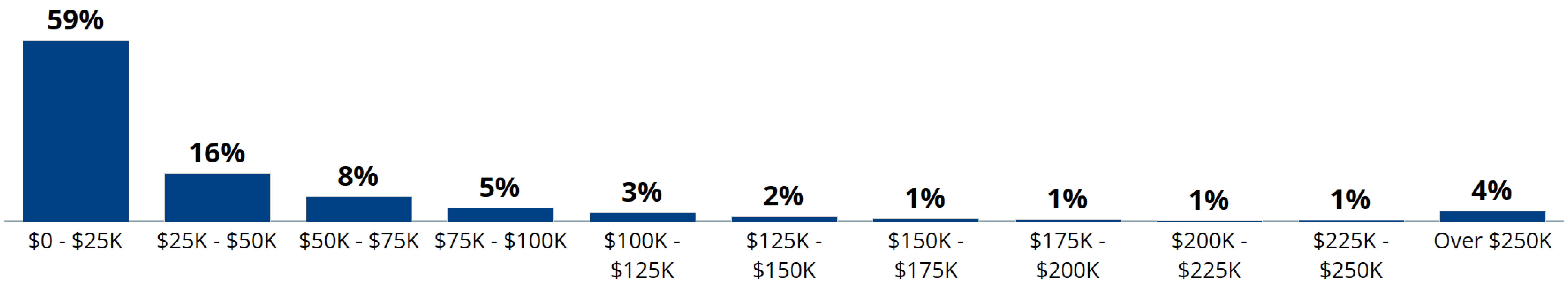
Median	Top 10%
$18,039	$300,250

The average and median account balance for your plan is based on **1,355** participants

Account balances by employment status

Status		
Active	Average balance	**$46,234**
	Median balance	**$18,135**
	# of participants	**1,137**
Separated from service	Average balance	**$63,713**
	Median balance	**$17,904**
	# of participants	**218**

Distribution of account balances



Overview

The account balance insights presented are based on all participants that have a balance greater than $0. When applicable, any outstanding loan amounts are not included as part of a participant's account balance.

Asset allocation by fund

The balances reflected are based on all actively employed and separated from service plan participants. The participant balances do not include any outstanding loan amounts.

		As of 6/30/2025			As of 6/30/2026		
Asset class	**Investment option**	**Total balance**	**% of total**	**Participants**	**Total balance**	**% of total**	**Participants**
Asset Allocation	Vanguard Target Retirement 2020 Inv	$3,886,655	6.83%	157	$3,971,185	5.98%	149
	Vanguard Target Retirement 2025 Inv	$1,178,319	2.07%	99	$1,389,540	2.09%	106
	Vanguard Target Retirement 2030 Inv	$7,116,047	12.50%	359	$8,612,355	12.96%	353
	Vanguard Target Retirement 2035 Inv	$1,246,634	2.19%	125	$1,825,340	2.75%	138
	Vanguard Target Retirement 2040 Inv	$4,983,380	8.75%	196	$6,175,236	9.29%	202
	Vanguard Target Retirement 2045 Inv	$463,803	0.81%	85	$739,497	1.11%	93
	Vanguard Target Retirement 2050 Inv	$1,608,412	2.83%	106	$2,066,616	3.11%	130
	Vanguard Target Retirement 2055 Inv	$276,528	0.49%	33	$450,343	0.68%	44
	Vanguard Target Retirement 2060 Inv	$607,871	1.07%	39	$742,646	1.12%	45
	Vanguard Target Retirement 2065 Inv	$210,913	0.37%	35	$276,483	0.42%	41
	Vanguard Target Retirement 2070 Fund	$0	0.00%	0	$150,991	0.23%	11
	Vanguard Target Retirement Income Inv	$1,895,650	3.33%	242	$1,947,917	2.93%	234
Bond Funds	Baird Core Plus Bond Inst	$1,805,194	3.17%	145	$1,854,096	2.79%	136
	Columbia High Yield Bond Instl 3	$845,950	1.49%	80	$877,025	1.32%	82
	Vanguard Inflation-Protected Secs Adm	$80,923	0.14%	36	$93,493	0.14%	35
	Vanguard Total Bond Market Index Admiral	$105,975	0.19%	18	$129,074	0.19%	24
International Funds	American Funds Eupac R6	$401,183	0.70%	73	$562,369	0.85%	80
	DFA International Small Cap Value I	$1,644,251	2.89%	124	$1,887,932	2.84%	120
	Vanguard Total Intl Stock Index Admiral	$195,741	0.34%	23	$911,236	1.37%	38
Large Cap Funds	Vanguard 500 Index Admiral	$12,585,970	22.11%	365	$14,396,499	21.66%	374

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Asset allocation by fund

The balances reflected are based on all actively employed and separated from service plan participants. The participant balances do not include any outstanding loan amounts.

		As of 6/30/2025			As of 6/30/2026		
Asset class	**Investment option**	**Total balance**	**% of total**	**Participants**	**Total balance**	**% of total**	**Participants**
Large Cap Funds	Vanguard Equity-Income Adm	$642,287	1.13%	66	$779,405	1.17%	67
Mid Cap Funds	Boston Trust SMID Cap Fund	$2,756,757	4.84%	221	$2,781,457	4.19%	209
	Vanguard Morningstar Mid-Cap Index Adm	$1,343,994	2.36%	136	$1,651,110	2.48%	143
Small Cap Funds	Vanguard Morningstar Small-Cap Index Adm	$1,711,214	3.01%	138	$2,233,524	3.36%	139
Stable Value Fund	Guaranteed Income Fund	$9,336,441	16.40%	416	$9,952,350	14.98%	392

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Assets by fund by investment strategy

As of 6/30/2026

The below shows the amount of assets that participants within each investment strategy have allocated to each investment option. Only investment options with a balance are shown.

Asset category	Investment option	Target-date strategy	Do-it-yourself strategy
Bond	Baird Core Plus Bond Inst		$1,854,096
	Columbia High Yield Bond Instl 3		$877,025
	Vanguard Inflation-Protected Secs Adm		$93,493
	Vanguard Total Bond Market Index Admiral		$129,074
Cash	Guaranteed Income Fund	$18,048	$9,934,303
Equity	American Funds Eupac R6	$7	$562,361
	Boston Trust SMID Cap Fund	$2,259	$2,779,198
	DFA International Small Cap Value I	$6	$1,887,926
	Vanguard 500 Index Admiral	$3,220	$14,393,279
	Vanguard Equity-Income Adm	$1,807	$777,597
	Vanguard Morningstar Mid-Cap Index Adm		$1,651,110
	Vanguard Morningstar Small-Cap Index Adm	$7	$2,233,517
	Vanguard Total Intl Stock Index Admiral		$911,236
Target Date	Vanguard Target Retirement 2020 Inv	$1,463,572	$2,507,613
	Vanguard Target Retirement 2025 Inv	$1,165,588	$223,952
	Vanguard Target Retirement 2030 Inv	$5,822,217	$2,790,138
	Vanguard Target Retirement 2035 Inv	$1,368,251	$457,089
	Vanguard Target Retirement 2040 Inv	$4,686,506	$1,488,730
	Vanguard Target Retirement 2045 Inv	$593,907	$145,590
	Vanguard Target Retirement 2050 Inv	$1,691,017	$375,599

Page 1 of 2

Assets by fund by investment strategy

As of 6/30/2026

The below shows the amount of assets that participants within each investment strategy have allocated to each investment option. Only investment options with a balance are shown.

Asset category	Investment option	Target-date strategy	Do-it-yourself strategy
Target Date	Vanguard Target Retirement 2055 Inv	$178,450	$271,893
	Vanguard Target Retirement 2060 Inv	$682,309	$60,337
	Vanguard Target Retirement 2065 Inv	$206,556	$69,928
	Vanguard Target Retirement 2070 Fund	$150,991	
	Vanguard Target Retirement Income Inv	$854,246	$1,093,671

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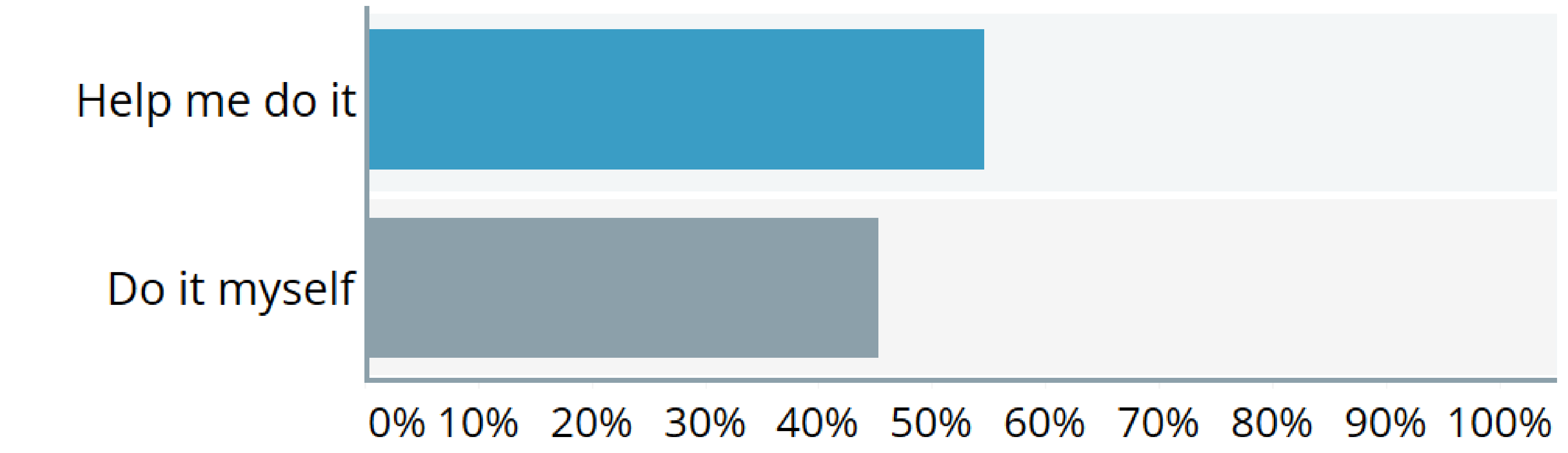
Investment strategy utilization

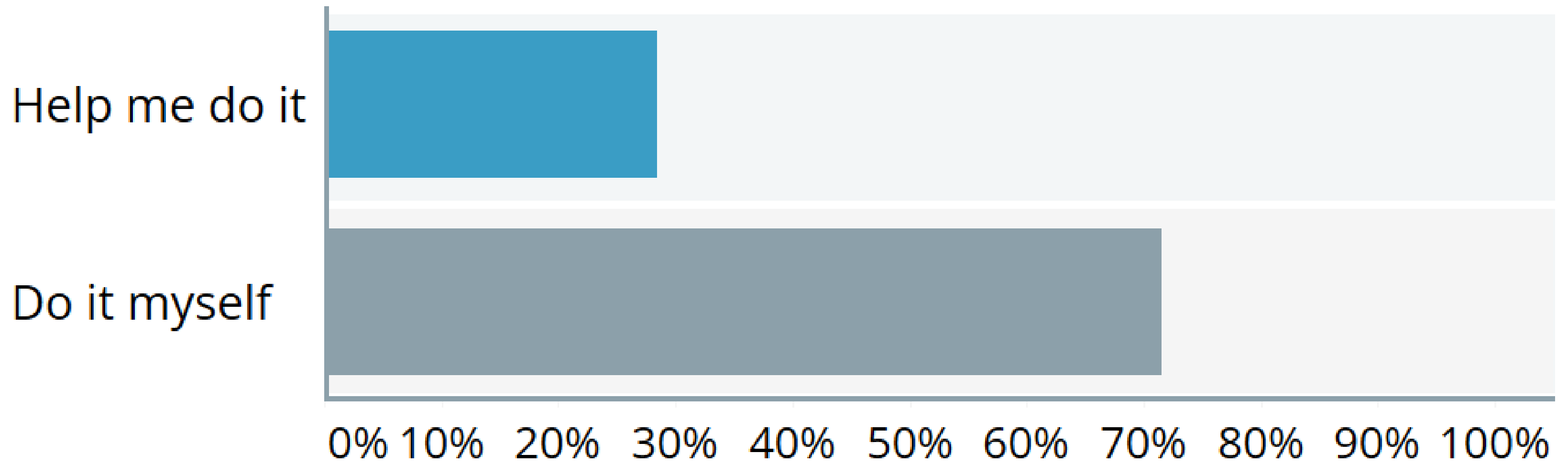
As of 6/30/2026

Participants by strategy



Investment strategy	% of participants	# of participants
Target-date strategy	54.7%	741
Do-it-yourself strategy	45.3%	614

Participant assets by strategy



Investment strategy	% of assets	Assets	Average balance
Target-date strategy	28.4%	$18,888,964	$25,491
Do-it-yourself strategy	71.6%	$47,568,754	$77,474

Target-date strategy is the investment strategy utilized by the most participants with **54.7%** of participants using this strategy.

However, this strategy holds a smaller share of assets with only **28.4%** of assets.

Overview

The investment strategy utilization is based on all participants that have a balance greater than $0. Each participant is assigned a single investment strategy to provide insights on how investment options, features, and services are being utilized.

When a participant is assigned a strategy, 100% of their balance is grouped within that strategy even if they have a diverse investment mix. Additionally, each participants' strategy is reevaluated and assigned every month so a participant may move in and out of the different strategies from month to month.

For the full list of investment strategies and their definitions, please refer to the glossary.

Investment strategy utilization

As of 6/30/2026

Investment strategy utilization by employment status

Active participants

Investment strategy	# of participants	% of participants	Assets	% of assets	Average balance
Target-date strategy	663	48.9%	$17,172,634	25.8%	$25,901
Do-it-yourself strategy	474	35.0%	$35,395,726	53.3%	$74,675

Separated from service participants

Investment strategy	# of participants	% of participants	Assets	% of assets	Average balance
Target-date strategy	78	5.8%	$1,716,329	2.6%	$22,004
Do-it-yourself strategy	140	10.3%	$12,173,028	18.3%	$86,950

Overview

The investment strategy utilization is based on all participants that have a balance greater than $0. Each participant is assigned a single investment strategy to provide insights on how investment options, features, and services are being utilized.

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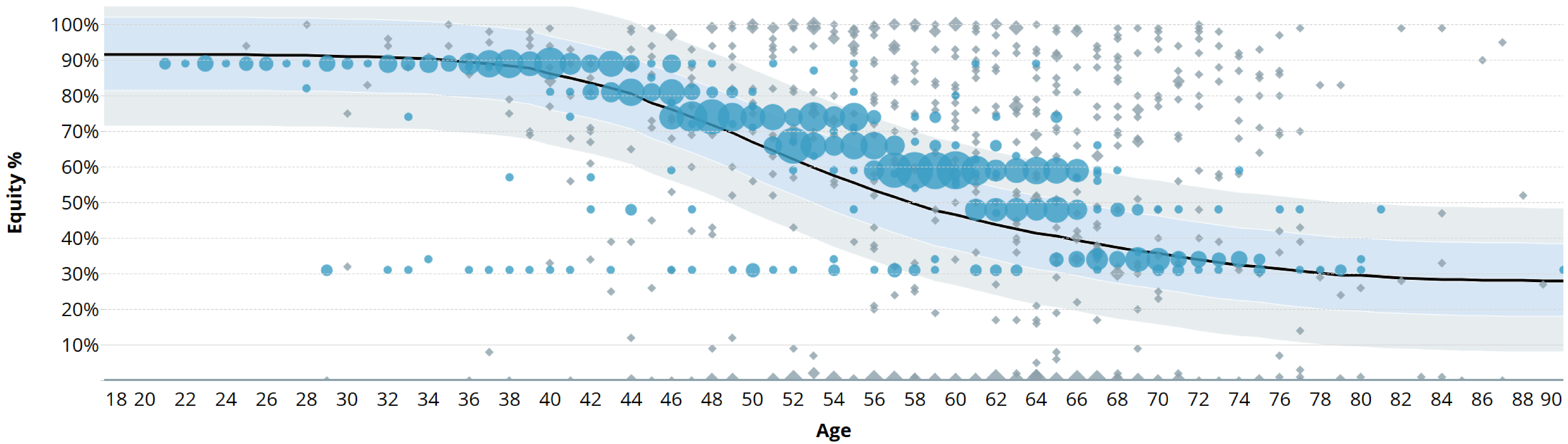
Equity exposure

As of 6/30/2026

Participant total equity exposure compared to the equity allocation of a representative target date glide path

└►All participants with a balance across all investment strategies



Equity exposure insights

	Target-date strategy	Do-it-yourself strategy
% Within 10	62.6%	20.4%
% Within 20	91.7%	33.2%

Overview

Each shape on the graph represents participants of a certain age that are at a certain level of total equity exposure from all of their funds. The size of the shape indicates the number of participants.

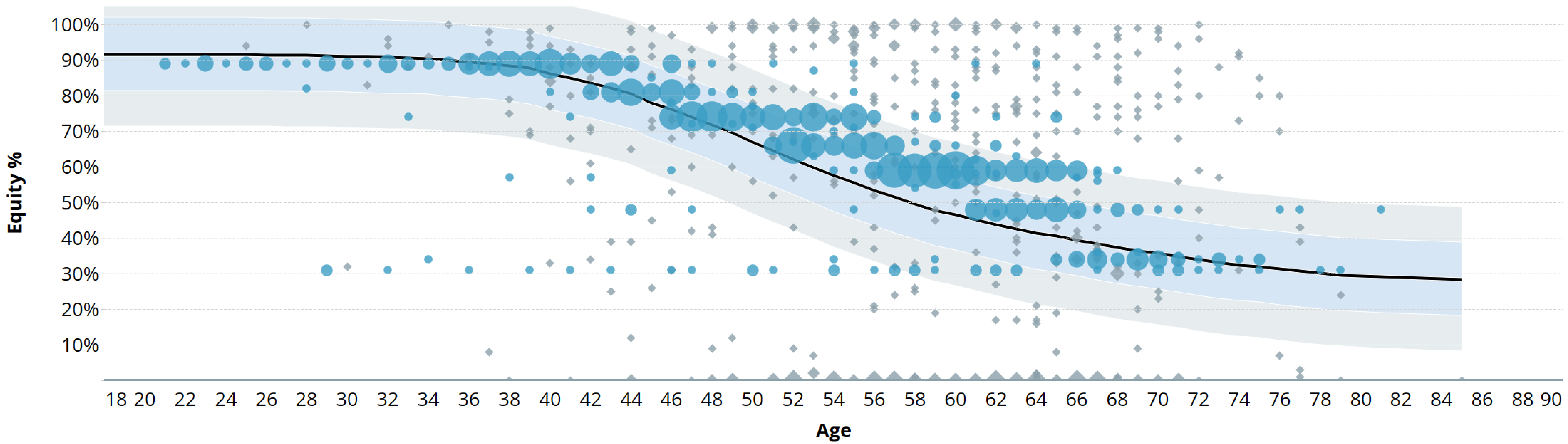
The black line displays the equity exposure, by age, for a representative target date glide path. The glide path was derived in conjunction with Morningstar Investment Management LLC and is for illustrative purposes only.

Equity exposure

As of 6/30/2026

Participant total equity exposure compared to the equity allocation of a representative target date glide path

└► Active participants with a balance across all investment strategies



Equity exposure insights	Target-date strategy	Do-it-yourself strategy
% Within 10	62.4%	21.3%
% Within 20	92.4%	34.6%

Overview

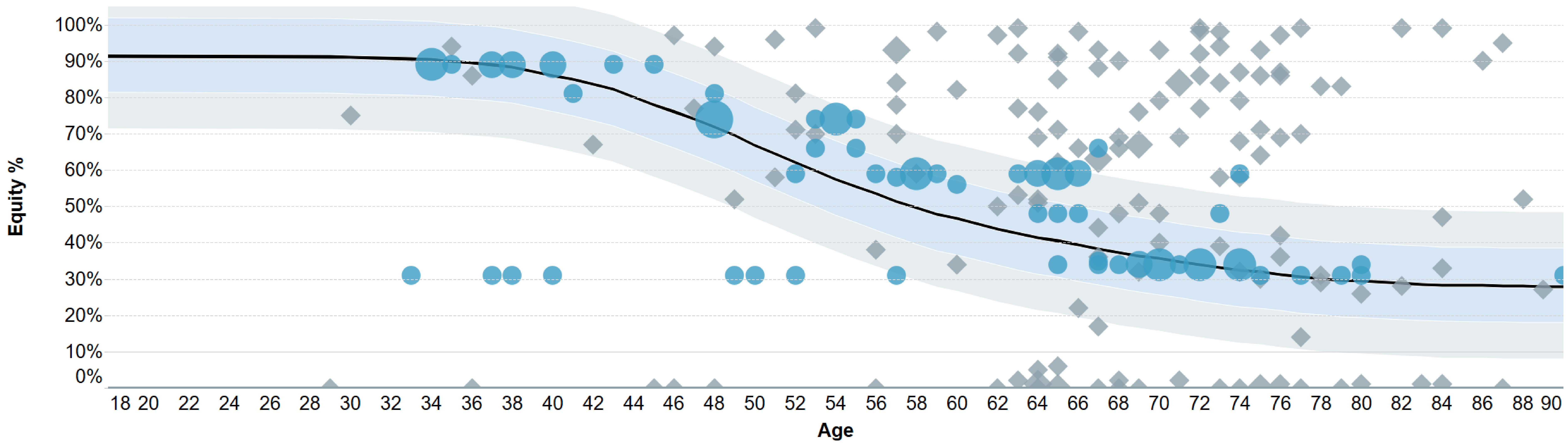
Each shape on the graph represents participants of a certain age that are at a certain level of total equity exposure from all of their funds. The size of the shape indicates the number of participants.

The black line displays the equity exposure, by age, for a representative target date glide path. The glide path was derived in conjunction with Morningstar Investment Management LLC and is for illustrative purposes only.

Equity exposure

As of 6/30/2026

Participant total equity exposure compared to the equity allocation of a representative target date glide path
└► Separated from service participants with a balance across all investment strategies



Equity exposure insights	Target-date strategy	Do-it-yourself strategy
% Within 10	64.1%	17.1%
% Within 20	85.9%	28.6%

Overview

Each shape on the graph represents participants of a certain age that are at a certain level of total equity exposure from all of their funds. The size of the shape indicates the number of participants.

The black line displays the equity exposure, by age, for a representative target date glide path. The glide path was derived in conjunction with Morningstar Investment Management LLC and is for illustrative purposes only.

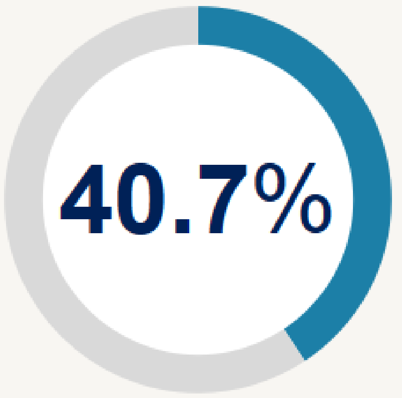
Do-it-yourself (DIY) participants with high equity exposure

As of 6/30/2026

Pre-retirees and retirees that are age 50 or over

Overall insights

Your plan has
506
Do-it-yourself participants that are age 50+

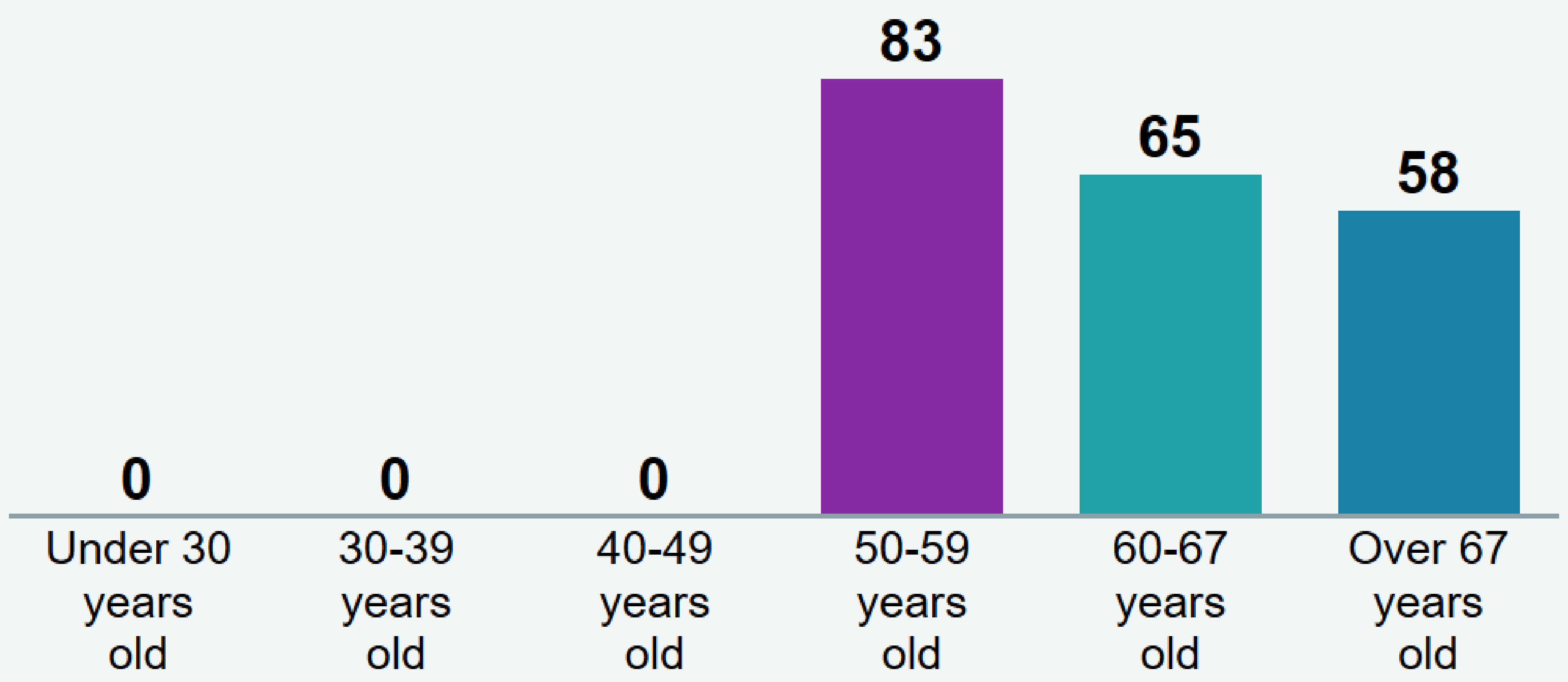


of those participants have
75% OR MORE
of their balance exposed to equities
(206 participants)

This is
+3.8%
higher than the percent of participants on 12/31/2025

Do-it-yourself participants may be over-exposing themselves to equities which can make them vulnerable during market downturns or times of general volatility. This risk is particularly harmful to those nearest retirement.

Number of Do-it-yourself participants, age 50+, with high equity exposure



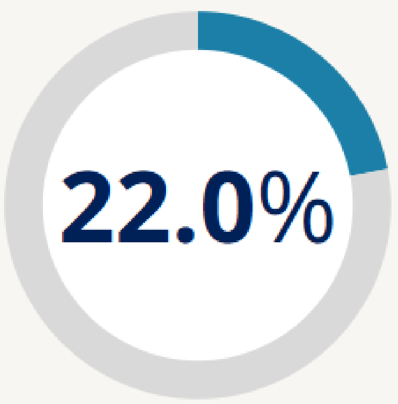
	Under 30 years old	30-39 years old	40-49 years old	50-59 years old	60-67 years old	Over 67 years old
Average equity exposure	NA	NA	NA	90.7%	88.4%	88.7%

Do-it-yourself (DIY) participants with low equity exposure

As of 6/30/2026

Overall insights

Your plan has
614
Do-it-yourself participants

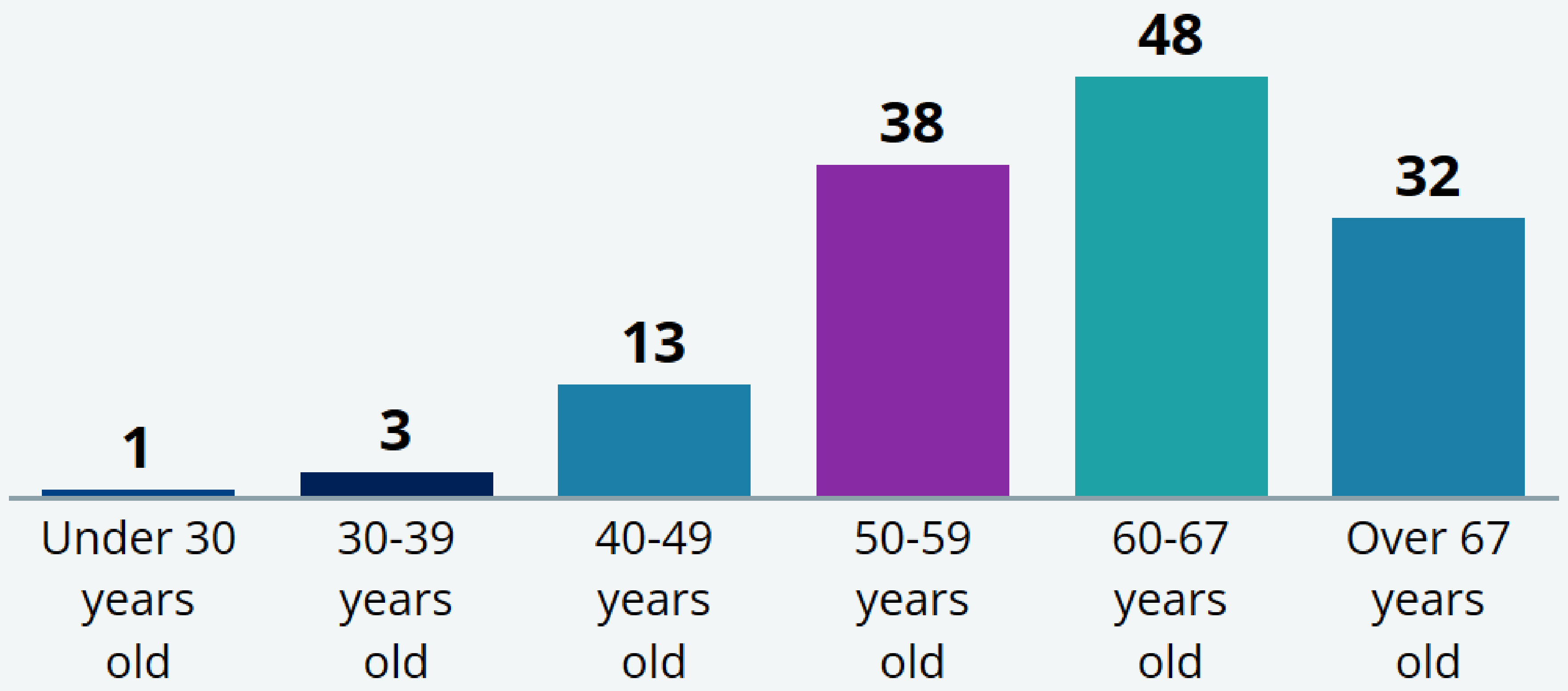


of those participants have
10% OR LESS
of their balance exposed to equities
(135 participants)

This is
-0.8%
lower than the percent of participants on 12/31/2025

Do-it-yourself participants may be too removed from the market. While having too much exposure to equities can be detrimental to participant outcomes, the inverse can also be true. Participants under-exposed to equities can miss out on potential investment returns that can bolster their account balance growth.

Number of Do-it-yourself participants with low equity exposure



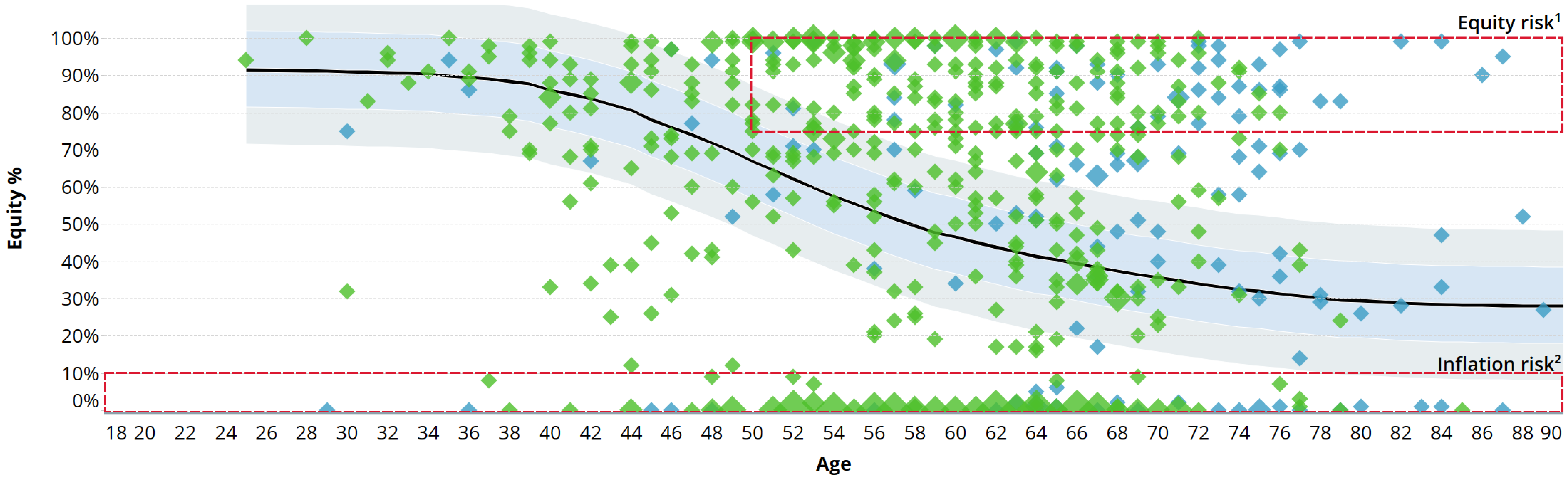
	Under 30 years old	30-39 years old	40-49 years old	50-59 years old	60-67 years old	Over 67 years old
Average equity exposure	0.0%	2.5%	0.7%	0.5%	0.5%	0.9%

Do-it-yourself strategy equity exposure

As of 6/30/2026

Participant total equity exposure compared to the equity allocation of a representative target date glide path

└► Do-it-yourself strategy participants with a balance, by employment status



Equity exposure insights	Active participants	Separated from service participants	All participants
% Within 10	21.3%	17.1%	20.4%
% Within 20	34.6%	28.6%	33.2%
Participants with equity risk	158	48	206
Participants with inflation risk	104	31	135

Overview

Each shape on the graph represents participants of a certain age that are at a certain level of total equity exposure from all of their funds. The size of the shape indicates the number of participants.

The black line displays the equity exposure, by age, for a representative target date glide path. The glide path was derived in conjunction with Morningstar Investment Management LLC and is for illustrative purposes only.

The red outlined boxes are areas of market exposure extremes.

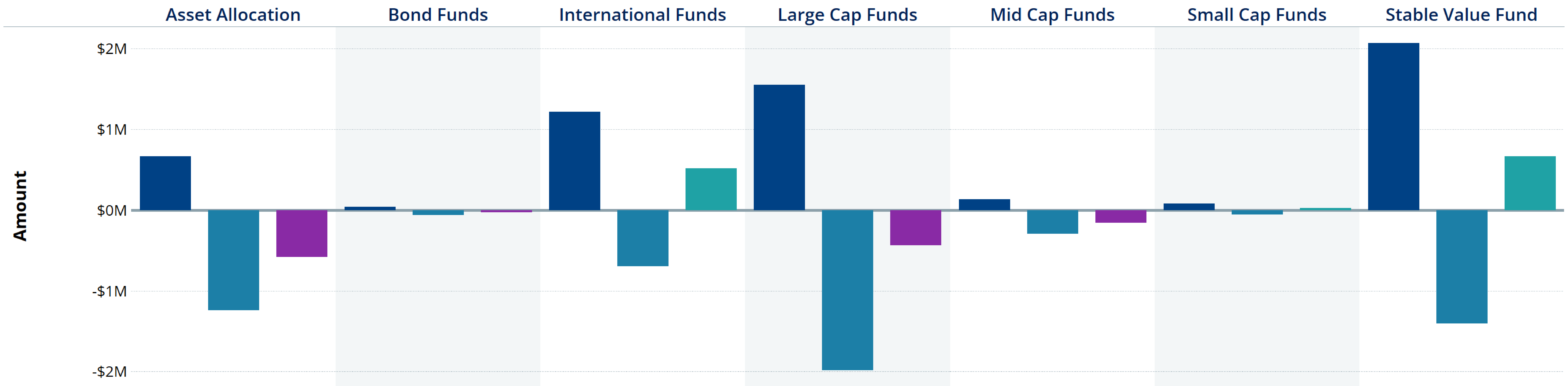
[1]Participants with equity risk are age 50 or older with 75% or more of their balance allocated to equities

[2]Participants with inflation risk have 10% or less of their balance allocated to equities, regardless of their age

Net transfer activity by asset class

As of 6/30/2026

The below shows the transfer activity in and out of each asset class for a rolling 12-month period.



	Asset Allocation	Bond Funds	International Funds	Large Cap Funds	Mid Cap Funds	Small Cap Funds	Stable Value Fund
Transfers in	$663,701	$40,197	$1,215,373	$1,548,604	$133,430	$81,444	$2,069,509
Transfers out	-$1,243,096	-$66,740	-$697,928	-$1,985,320	-$292,749	-$58,903	-$1,407,522
Net transfers	-$579,395	-$26,543	$517,445	-$436,716	-$159,319	$22,541	$661,987

■ Transfers in ■ Transfers out ■ Negative net transfers ■ Positive net transfers

Plan insights

Plan details	9/30/2025	12/31/2025	3/31/2026	6/30/2026
Median Lifetime Income Score	57.6%	57.1%	58.7%	58.5%
Participant assets	$60,608,780	$62,599,228	$61,694,018	$66,457,717
Plan level assets	$23,196	$23,614	$23,847	$24,432

Participant details	9/30/2025	12/31/2025	3/31/2026	6/30/2026
Eligible participants	1,420	1,441	1,437	1,449
Participants with a balance	1,308	1,329	1,330	1,355
Average account balance	$46,337	$47,103	$46,386	$49,046
Participant email addresses captured	57.2%	58.8%	60.8%	62.1%
Participants without email address	560	548	521	513
Separated from service participants	195	199	213	218
Separated from service participants <$7,000	68	71	76	80
Separated from service participants <$1,000	38	38	40	44

Investment details	9/30/2025	12/31/2025	3/31/2026	6/30/2026
Investment options	24	24	25	25
Average funds utilized	3	3	3	3
Participants using Target-date strategy	52.9%	53.1%	54.0%	54.7%
Participants using Do-it-yourself strategy	47.1%	46.9%	46.0%	45.3%

Plan insights by age

As of 6/30/2026

Age group overview	Under 30 yrs	30-39 yrs	40-49 yrs	50-59 yrs	60-67 yrs	Over 67 yrs
Participants with a balance	36	94	246	397	362	217
Eligible participants	43	107	279	437	396	186
Number participating	0	0	0	0	0	0
Participant assets	$217,700	$1,824,865	$7,085,402	$18,072,274	$21,559,177	$17,695,644

Participant outcomes	Under 30 yrs	30-39 yrs	40-49 yrs	50-59 yrs	60-67 yrs	Over 67 yrs
Average account balance	$6,047	$19,413	$28,802	$45,522	$59,556	$81,547
Average equity percent	74.5%	80.5%	72.5%	62.4%	51.4%	47.8%
Participation rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Average contribution rate						
Median Lifetime Income Score	65.9%	63.2%	59.8%	57.3%	52.7%	67.6%
Average Lifetime Income Score	65.2%	66.6%	60.8%	55.8%	66.6%	73.2%
Percent reaching goal	0.0%	5.6%	6.8%	1.9%	11.1%	14.3%

Plan insights by tenure

As of 6/30/2026

Tenure group overview	Less than 1 year	1-2 years	3-6 years	7-9 years	10-14 years	15-19 years	20-29 years	30 years and over
Participants with a balance	33	75	186	165	199	180	245	272
Eligible participants	25	89	318	208	192	169	205	243
Number participating	0	0	0	0	0	0	0	0
Participant assets	$282,963	$595,957	$5,557,119	$3,450,462	$7,424,190	$5,192,188	$16,706,025	$27,248,813

Participant outcomes	Less than 1 year	1-2 years	3-6 years	7-9 years	10-14 years	15-19 years	20-29 years	30 years and over
Average account balance	$8,575	$7,946	$29,877	$20,912	$37,307	$28,845	$68,188	$100,179
Average equity percent	74.1%	70.1%	62.7%	66.0%	64.1%	60.9%	56.8%	51.5%
Participation rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Average contribution rate								
Median Lifetime Income Score	61.3%	63.8%	58.7%	60.0%	57.5%	56.6%	57.0%	59.0%
Average Lifetime Income Score	52.4%	61.1%	50.5%	65.0%	65.0%	63.8%	63.6%	60.8%
Percent reaching goal	0.0%	0.0%	0.0%	7.4%	9.7%	8.0%	5.3%	11.1%

Glossary of terms

Subject	Description
Balances	Participant assets is the summation of all participant balances. (Excludes any loan balances). Plan assets is the summation of all plan balances such as forfeitures. Total assets is the summation of all participant and plan balances.
Benchmarks	The benchmarks are based on the recordkeeping system book of business and are updated monthly. The benchmarks reflect the median of individual plan results for a population of similar plans based on the combination of plan type and plan assets. The plan type categories are: 401(k), 403(b), 401(a), 457, and all other plan types combined. The plan assets ranges are: <$5M, $5M - $10M, $10M - $25M, $25 - $50M, $50M - $500M, and >$500M.
Cash flow	Cash flow illustrates the inflows and outflows of dollars from the plan by all actively employed and separated from service participants. The difference in the beginning balance and the ending balance is the result of adding and subtracting the following cash flow activity events: Contributions, disbursements, participant fees, loans issued, loan payments, transfers, adjustments, dividends, and gain/loss to reflect the ending balance.
Contribution activity	Contribution activity reflects all new participant account money such as: contributions via payroll, one-time contributions, employer contributions, and rollovers. Contributions are illustrated as participant and employer funded. Participant contributions are further broken down by before-tax, Roth, and after-tax contributions when applicable. The contribution activity will match the contribution totals illustrated on the Cash Flow slide.
Distribution activity	Distributions are based on actively employed and separated from service plan participants. The distribution categories are derived from the methods in which assets are removed from the plan. The possible categories are: Deminimis, Hardship, Death, Housing allowance, In-service, QDRO, Required minimum distributions (RMD), Separation of service, Service credits, CARES Act, SECURE Act and Other*. *"Other" is a combined category for infrequently used distributions such as but not limited to: contract exchanges, disability, 1035 exchanges, defined benefit payout, dividend payment, early distribution penalty, transfer to an IRA, Roth conversions, etc. The category also includes transaction reversals.
Loans	Overall loan insights reflect both general purpose loans and principal residence loans. Loans belonging to both actively employed and separated from service plan participants are included. Active loans in default are included. The total amount of outstanding loans includes any loans that were issued during the month of the reported month-end. The average loan balance is calculated by dividing the total of all active and outstanding loan balances by the total number of active and outstanding loans. The percent of participants with a loan is calculated by dividing the number of participants with at least one active and outstanding loan by all participants with a balance greater than $0.

Glossary of terms

Subject	Description
Lifetime Income Score	The Lifetime Income Score is based on all actively employed and eligible participants that meet the following criteria: Date of birth on file, valid annual salary of at least $10,000, and assets from outside sources that are less than $5 million. The Lifetime Income Score assumes a retirement income replacement rate of 75% of current income for all participants or a different plan-chosen replacement rate when applicable. Assumptions used by the Lifetime Income Score change over time so the historical results provided may be based on assumptions that are different from the current period. For more information please see the Lifetime Income Score Important Information and Disclosure located on the Data Library dashboard in the Plan Service Center.
Participation rate	The participation rate represents the ratio of participants that are actively participating in the plan compared to the total population of actively employed participants that are eligible to contribute to the plan. Actively participating is defined as having a regular deferral election on the recordkeeping system that is greater than 0%/$0. Before-tax, Roth, after-tax, and catch-up deferral elections are included.
Contribution rates	Contribution rates are based on all actively employed and eligible participants that have a regular deferral election on the recordkeeping system that is greater than 0%/$0. Before-tax, Roth, after-tax, and catch-up deferral elections are included. The rates reflected always include percentage deferral elections. Flat dollar deferral elections are also included when a salary has been provided as a participant's salary is used to convert their flat dollar deferral election to a percentage election.
Money type utilization	Money types are the different kinds of regular contributions that can be made which differ from each other in how they are taxed. Money type utilization illustrates the different approaches that participants are using for managing the tax treatment of their future contributions. Each included participant is assigned to a single money type category and becomes part of the population of participants that their respective category's insights are based on. Refer to the contribution rates section above for details about how reporting on deferral elections is handled. The money type categories are: • **Before-tax only**: Population of participants where 100% of their deferral election is setup to make before-tax contributions. • **Roth only**: Population of participants where 100% of their deferral election is setup to make Roth contributions. • **After-tax only**: Population of participants where 100% of their deferral election is setup to make after-tax contributions. • **Multiple types**: Population of participants that have a deferral election setup to make contributions to two or more sources.

Glossary of terms

Subject	Description
Contribution insights	Contribution insights consider regular and catch-up payroll contributions that participants made to before-tax, Roth, and after-tax sources during the month associated with the stated month-end date. The population of participants that are evaluated are those that were eligible as of the stated month-end. This population of participants differs from those included in the contribution activity reporting as that reporting includes contributions for all participants regardless of their eligibility status at month-end.
Match behaviors	Match behaviors illustrates participants that are eligible for employer match and the different levels at which they are utilizing their available match benefits. It only includes match benefits where the employer chooses to make an established contribution that is based on the elective contributions that a participant makes. This excludes non-elective employer contributions that do not require the participant to make a contribution. Each participant is evaluated against the match rule that individually applies to them as a single plan can have multiple match rules that cover different populations of eligible participants. The evaluation is based on a participant's deferral elections on file. Percentage deferral elections are always included and flat dollar deferral elections are also included when a salary has been provided as a participant's salary is used to convert their flat dollar deferral election to a percentage election. Participants with flat dollar deferral elections but without a salary are excluded from the analysis. Included participants are assigned to one of the following match behaviors: • **Not contributing**: Is eligible to contribute and to receive employer matching contributions but does not have a deferral election greater than 0%/$0 on file. • **Missing out**: Has a deferral election on file but it is below the amount required to receive the full amount of their available match benefit. • **Meeting the match**: Has a deferral election on file that is the same amount that is required to receive the full amount of their available match benefit. • **Exceeding the match**: Has a deferral election on file that is higher than the amount required to receive the full amount of their available match benefit.
Rate of return	Rate of return is calculated in 1 month intervals based on the opening balance, transaction activity, and closing balance for the month. The calculation is consistent with the procedures called by the participant website for displaying a participant's rate of return for a 1 month period. Determining the 1, 3, and 5 year returns is achieved by using an aggregation of the individual monthly rates of return for that period. Only participants with a result across all of the months in the period are included.
Unique individuals reached via ECE	• **Via any channel-** Count of unique participants that received at least 1 ECE message, regardless of channel • **Via email-** Count of unique participants that received at least 1 ECE message via email • **Via other channels-** Count of unique participants that received at least 1 ECE message via a channel other than email, such as post login action (PLA)

Glossary of terms

Subject	Description
Investment strategy	Investment strategy includes all actively employed and separated from service plan participants with a balance. Each participant is assigned to a single investment strategy by evaluating the criteria for each investment strategy against the participant's fund balances and their use of investment services and features. This evaluation is done in a particular order and the investment strategy that ends up being assigned is the first one that has its criteria met. The evaluation order and criteria for each possible investment strategy is as follows: • **Managed accounts**: Assigned to any participant enrolled in an available managed account service. • **Online advice**: Assigned to any participant utilizing an available online advice service. • **Asset allocation model strategy**: Assigned to any participant enrolled in a model portfolio. • **Brokerage**: Assigned to any participant utilizing an available self-directed brokerage account for any portion of their balance. • **Target-date strategy**: Assigned to any participant with greater than 95% of their balance invested in one or two target-date funds. 5% of their remaining balance may be invested in funds in other asset classes. • **Risk-based strategy**: Assigned to any participant with greater than 95% of their balance invested in one or two risk-based funds. 5% of their remaining balance may be invested in funds from other asset classes. • **Do-it-yourself strategy:** Assigned to any participant that is not classified under any of the above investment strategies. When applicable, the number of participants and their associated total balances that are assigned to the Target-date strategy or the Risk-based strategy will not match the assets and participant counts reported elsewhere for the funds within the Target-date or Risk-based asset classes. This is because all fund reporting is based on the holdings of all participants, regardless of a participant's assigned investment strategy.
Equity exposure	A participant's total equity exposure is the ratio of the total amount of their balance (across all investment options) that is exposed to equities, compared to their overall account balance. The amount that is exposed to equities for each individual investment option is calculated by multiplying the participant's balance within the fund by the percentage of the fund's underlying holdings that are in equity asset classes. The underlying asset allocation of each investment option is sourced from Morningstar LLC. In the event that an investment option's asset allocation is unavailable, it is defaulted to having 50% allocated to equities.

Glossary of terms

Subject	Description
Concentrated investment extremes	The concentrated investment extremes insights presented are based on all actively employed and separated from service plan participants that have a balance greater than $0 and that have been classified as using the Do-it-yourself investment strategy. Concentrated investment extremes are defined as: **Equity risk**: Participants that are age 50 or older and that have 75% or more of their total balance exposed to equities. • These participants may be inadvertently over-exposing themselves to too much equity (or market) risk, causing them to be vulnerable in market downturns or times of general volatility, a risk particularly harmful to those nearest retirement. **Inflation risk**: Participants of any age, that have 10% or less of their total balance exposed to equities. • These participants may be too removed from the market. While taking on too much risk, as illustrated with the equity extreme definition, can be detrimental to participant outcomes, the inverse can also be true. Participants underexposed to equities (or the market more broadly) can suffer from lack of investment returns which would otherwise bolster their performance and account balance growth.
Advisory services	Advisory services includes all active and terminated participants with a balance. It compares the participants enrolled in the managed account service or online advice service against the participants that are not enrolled as of the last day of the reporting period. Each participant is only included in one group.
Fund exposure by investment strategy	The calculation for an individual participant's exposure to an investment option is: Participant's balance in the investment option divided by the participant's overall account balance. Participants without a balance in a fund are excluded when calculating the average for each fund. Average fund exposures are provided for the population of participants within each investment strategy to provide insights into how participants of each investment strategy are utilizing the investment lineup.
Asset allocations	Illustrates the total of participant balances within the different investment options and their associated asset class. Plan level assets and outstanding loan balances are not included. The % of total assets represents the total of participant assets within the fund divided by the total of all participant balances. The participant counts include all actively employed and separated from service plan participants with a balance greater than $0 in the fund.
Net transfer activity by asset class	Net transfer activity is the net of the transfer in and transfer out financial activity for funds within each asset class. Plan level assets and outstanding loan balances are not included.

Glossary of terms

Subject	Description of terms
Plan insights: Plan detail	• Median Lifetime Income Score: Refer to the Lifetime Income Score subject. • Contribution rates: Refer to the contribution rates subject. • Participation rate: Refer to the participation rate subject. • Participant assets: Total of all participant balances. It does not include plan level assets or outstanding loan balances. • Loan balance: Total amount of all active loans with an outstanding loan balance at month-end. • Plan level assets: Total amount of plan assets which may include forfeitures, unallocated plan assets, and a plan expense account.
Plan insights: Participant detail	• Eligible participants: Number of actively employed participants that are eligible to contribute to the plan. • Eligible individuals not participating: Number of actively employed and eligible participants that do not have a deferral election on file that is greater than 0%/$0. • Participants contributing 10% or less: Number of actively employed and eligible participants that have a deferral election on file that is greater than 0% and less than 11%. Refer to the contribution rates subject for details about how flat dollar deferral elections are handled. • Participants with a balance: Number of all the participants that have a balance >$0. • Average account balance: Average total balance of all the participants with a balance >$0. • Participants with loans: Percent of all the participants with a balance >$0 that have at least 1 active loan with an outstanding balance >$0. • Participant email addresses captured: Percent of all the participants with a balance >$0 and an email address on file. • Participants without an email address: Number of all the participants with a balance >$0 and no email address on file. • Terminated participants with a balance <$5,000: Number of separated from service participants that have an account balance that is less than $5,000. • Terminated participants with a balance <$1,000: Number of separated from service participants that have an account balance that is less than $1,000.
Plan insights: Investment detail	• Investment options: Total number of investment options offered in the plan. • Average funds utilized: Average of the total number of funds that each participant has a balance in. It is based on all the participants with a balance $>0. • Participants using advisory services: Percent of all the participants with a balance >$0 that are using an available managed account service or online advice service. • Participants using Target-date strategy: Percent of all the participants with a balance >$0 that have been classified as using the Target-date investment strategy. • Participants using Risk-based strategy: Percent of all the participants with a balance >$0 that have been classified as using the Risk-based investment strategy. • Participants using asset allocation model strategy: Percent of all the participants with a balance >$0 that have been classified as using the asset allocation model investment strategy. • Participants using Do-it-yourself strategy: Percent of all the participants with a balance >$0 that have been classified as using the Do-it-yourself investment strategy.

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